

Federal Long Term Care Insurance Program (FLTCIP)

1. **What is FLTCIP?** FLTCIP is a smart way to protect your income and assets while remaining financially independent should you need long term care services at home, in a nursing home, or at another long term care facility. FLTCIP is insurance to help pay for long-term care services if you are unable care for yourself due to an extended illness or injury, or an age-related disease such as Alzheimer's. FLTCIP can also supplement care provided by family members; thereby, reducing the burden placed on them. In short, FLTCIP picks up where health insurance leaves off.

The Office of Personnel Management (OPM) sponsors this high-quality insurance program for members of the "Federal Family" and has contracted with **John Hancock Life & Health Insurance Company**, to join together as "**LTC Partners**" to provide this insurance. Long term care insurance is a complicated subject and LTC Partners has certified long term care specialist available to help you make an informed decision on any FLTCIP coverage. *HRO is not trained to properly counsel employees in selecting a long term care plan.*

2. **Who is eligible?** OPM and its LTC Partners sponsor the FLTCIP for the more than 13 million members of its Federal Family. The following are eligible to apply for coverage:

- Civil service employees eligible for enrollment in the Federal Employees Health Benefits Plan (FEHB), whether or not they are actually enrolled;
- U.S. Postal Service (USPS) employees eligible for FEHB enrollment, whether or not they are actually enrolled;
- Active members of the Uniformed Services who are on active duty or full-time National Guard duty for more than 30 days;
- Federal or USPS annuitants, including survivors and deferred annuitants;
- Retired members of the Uniformed Services who are entitled to retired or retainer pay;
- Spouses of employees or annuitants listed above;
- Parents, parents-in-law, and stepparents of living employees listed above;
- Adult children (at least 18 years old, including adopted or step children) of living employees or annuitants listed above; and
- Same-sex domestic partners of Federal or USPS employees or annuitants who have submitted (either directly or through their partner) a form affirming this status the partner's employing agency or retirement system.

3. **How do I apply?** There are three ways to apply:

- Apply online by visiting LTC Partner's website at <https://www.ltcfeds.com/apply>.
- Download the application from the LTC Partners' web site and either fax your completed application to 1-866-921-4510 or mail the completed application to:  
Long Term Care Partners  
P.O. Box 797  
Greenland, NH 03840-9803
- Speak with a Certified Long Term Care Consultant, who can assist you with your application.

The FLTCIP has knowledgeable Certified Long Term Care Consultants, who can help you every step of the way. Whether you're requesting information, reviewing benefit options available under the FLTCIP, completing an application, or wish to apply on the phone, these highly trained consultants (who do not work on commission) can help. You can reach a Certified Long Term Care Consultant by calling 1-800-582-3337 (TTY 1-800-843-3557) and choosing "Option 2," Monday through Friday 8 am - 6 pm Eastern Time.

4. **When may I apply?** OPM has stated that there will be no annual open seasons for FLTCIP. It is available to eligible employees at any time. Premiums are based upon your actual age as of the day LTC Partners receives your application.

a. New employees, employees in newly eligible positions, and their spouses can apply using an abbreviated application within 60 days of becoming eligible to apply. After the 60-day period, they would have to use the full underwriting application. Employees, who are rehired after a break in service of at least 180 days, can also use the abbreviated application within 60 days of their appointment.

b. All other employees will have to use the full underwriting application.

5. Even if you decide long-term care is not for you, you might still want to learn about it because your adult children, your parent, parents-in-law, and stepparents will also be eligible to enroll. In addition to learning about LTC insurance, you will need to decide if the plans that will be offered by LTC Parents are right for you. There are many insurance companies that offer long-term care insurance and you should consider what's available before making a decision.

6. Additional information is also available on the OPM's web site at <http://www.opm.gov/insure/ltc/>.

For questions or more information, please contact Catrecia Lewis, Human Resources Specialist, at (808) 672-1236.